

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jason S. Moore  
Melanie J. Moore  
Debtors

Case No. 15-01411-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 50

Date Rcvd: Jun 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2020.

db/jdb  
4628888 +Jason S. Moore, Melanie J. Moore, 137 S Phillips Ave, Waynesboro, PA 17268-1487  
4628890 +Capl/Bstby, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
4628898 #+Chambersburg Imagaing Associates, 25 Penncraft Ave., Chambersburg, PA 17201-5600  
4749646 Estate Information Services, LLC, PO Box 1730, Reynoldsburg, OH 43068-8730  
4628899 Franklin County Area Tax Bureau, 44, Chambersburg, PA 17201  
4628902 Franklina County Area Tax Bureau, 443 Stanley Ave., Chambersburg, PA 17201-3600  
4628882 +JP Harris Associates, LLC, P.O. Box 226, Mechanicsburg, PA 17055-0226  
4628904 +Julie Gray Dorsett Attorney At Law, 39 North Second Street, Chambersburg, PA 17201-1819  
4628880 +Meritus Health, Inc., 11116 Medical Campus Rd, Hagerstown, MD 21742-6710  
4628881 +Moore Jason S, 137 S Phillips Ave, Waynesboro, PA 17268-1487  
4702288 +Moore Melanie J, 137 S Phillips Ave, Waynesboro, PA 17268-1487  
4628907 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
4628909 (address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)  
4632533 Pennsylvania Department Of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001  
4628914 +Summit Physician Services, 785 5th Ave, Chambersburg, PA 17201-4232  
4628915 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
4628916 +Waynesboro Area School District, C/O Kara Geesaman, 15 East Main St.,  
Waynesboro, PA 17268-1633  
4628917 +Waynesboro Hospital, 501 E. Main Street, Waynesboro, PA 17268-2394  
+Waynesboro Imaging Associates, PO Box 587, Waynesboro, PA 17268-0587  
+Wells Fargo, Attn: Bankruptcy MAC, X2303-01A, PO Box 41169, Des Moines, IA 50311

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4628883 EDI: ARSN.COM Jun 12 2020 23:28:00 ARS National Services Inc., PO Box 463023,  
Escondido, CA 92046-3023  
4628884 +EDI: ARSN.COM Jun 12 2020 23:28:00 ARS National Services Inc., PO Box 469100,  
Escondido, CA 92046-9100  
4628886 EDI: BANKAMER.COM Jun 12 2020 23:28:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
4628885 +EDI: BANKAMER.COM Jun 12 2020 23:28:00 Bk Of Amer, 1800 Tapo Canyon Rd,  
Simi Valley, CA 93063-6712  
4628887 +EDI: CAPITALONE.COM Jun 12 2020 23:28:00 Cap One, Pob 30281,  
Salt Lake City, UT 84130-0281  
4628889 E-mail/Text: cms-bk@cms-collect.com Jun 12 2020 19:34:25 Capital Management Services, LP,  
698 1/2 South Ogden St., Buffalo, NY 14206-2317  
4657318 EDI: BL-BECKET.COM Jun 12 2020 23:28:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4645314 +E-mail/Text: bankruptcy@caavps.com Jun 12 2020 19:34:36 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
4628892 +EDI: CITICORP.COM Jun 12 2020 23:28:00 Citi, 701 East 60th St. B,  
Sioux Falls, SD 57104-0493  
4628893 +EDI: SEARS.COM Jun 12 2020 23:28:00 Citi/Sears, 701 E. 60th St. B,  
Sioux Falls, SD 57104-0432  
4628894 +EDI: WFNNB.COM Jun 12 2020 23:28:00 Comenity Bank/lnbryant, 4590 E Broad St,  
Columbus, OH 43213-1301  
4628895 +EDI: WFNNB.COM Jun 12 2020 23:28:00 Comenity Bank/peebles, Po Box 182789,  
Columbus, OH 43218-2789  
4628896 +EDI: WFNNB.COM Jun 12 2020 23:28:00 Comenity Bank/vctrssec, Po Box 182789,  
Columbus, OH 43218-2789  
4628897 EDI: DISCOVER.COM Jun 12 2020 23:28:00 Discover Fin Svcs., PO Box 15316,  
Wilmington, DE 19850  
4630574 EDI: DISCOVER.COM Jun 12 2020 23:28:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
4628900 E-mail/Text: bankruptcy@affglo.com Jun 12 2020 19:34:31 Global Credit Collections,  
PO Box 129, Linden, MI 48451-0129  
4628901 EDI: IRS.COM Jun 12 2020 23:28:00 Internal Revenue Service, Department Of The Treasury,  
Cincinnati, OH 45999-0025  
4628891 EDI: JPMORGANCHASE Jun 12 2020 23:28:00 Chase, PO Box 15298, Wilmington, DE 19850  
4628903 +E-mail/Text: bncnotices@becket-lee.com Jun 12 2020 19:34:21 Kohls/CapOne,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
4628905 +E-mail/Text: Bankruptcies@nragroup.com Jun 12 2020 19:34:56 National Recovery Agency,  
2491 Paxton Street, Harrisburg, PA 17111-1036  
4679486 EDI: PRA.COM Jun 12 2020 23:28:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
4628906 +E-mail/Text: bankruptcy@patriotfcu.org Jun 12 2020 19:34:33 Patriot Fcu, 800 Wayne Ave,  
Chambersburg, PA 17201-3810  
4655179 +E-mail/Text: bankruptcy@patriotfcu.org Jun 12 2020 19:34:34 Patriot Federal Credit Union,  
PO Box 778, Chambersburg, PA 17201-0778  
4636840 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 12 2020 19:34:29  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
4628908 EDI: PMSCOLLECTS.COM Jun 12 2020 23:28:00 Progressive Management Systems,  
1521 W Cameron Ave Fl 1, West Covina, CA 91790-2738

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4631626 EDI: Q3G.COM Jun 12 2020 23:28:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788

4628911 EDI: RMSC.COM Jun 12 2020 23:28:00 SyncB/Lowe's, PO Box 530914, Atlanta, GA 30353-0914

4628910 +EDI: RMSC.COM Jun 12 2020 23:28:00 SyncB/Lowe's, PO Box 95605, Orlando, FL 32896-0001

4628912 +EDI: CITICORP.COM Jun 12 2020 23:28:00 Unlv/Citi, PO Box 6241,  
Sioux Falls, SD 57117-6241

4628913 +E-mail/Text: vci.bkcy@vwcredit.com Jun 12 2020 19:34:34 Vw Credit Inc, 1401 Franklin Blvd,  
Libertyville, IL 60048-4460

4655217 EDI: ECAST.COM Jun 12 2020 23:28:00 eCAST Settlement Corporation assignee of Citibank, NA,  
POB 29262, New York NY 10087-9262

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com

Jill Manuel-Coughlin on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@powerskirn.com

Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC  
josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com

Julie Gray Dorsett on behalf of Debtor 2 Melanie J. Moore dorsettlaw.bk@comcast.net,  
r50928@notify.bestcase.com

Julie Gray Dorsett on behalf of Debtor 1 Jason S. Moore dorsettlaw.bk@comcast.net,  
r50928@notify.bestcase.com

Thomas I Puleo on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Jason S. Moore</u>	Social Security number or ITIN	xxx-xx-7455
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)	<u>Melanie J. Moore</u>	Social Security number or ITIN	xxx-xx-0925
	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-01411-HWV			

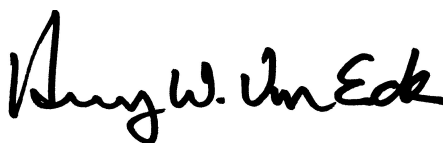
**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason S. Moore

Melanie J. Moore

**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Ryan Eshelman, Deputy Clerk

6/12/20**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**